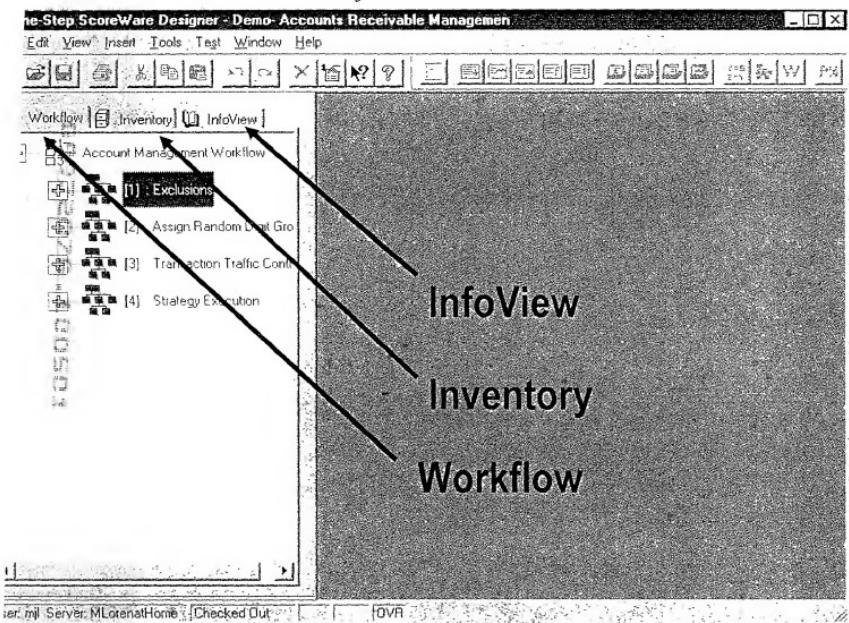
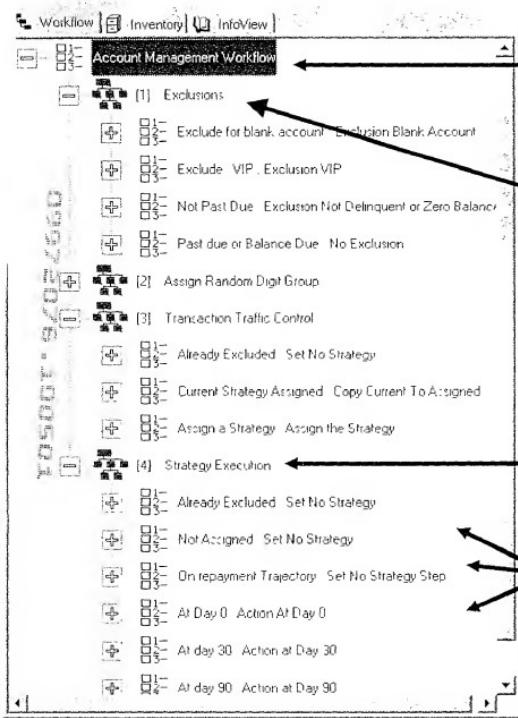


Fig. 2

Fig. 3





401
Root workflow list

First step is
segmentation
tree implementing
list of exclusions

402

403
Strategy Tree

404

Leaf nodes

Fig. 4

Fig. 5

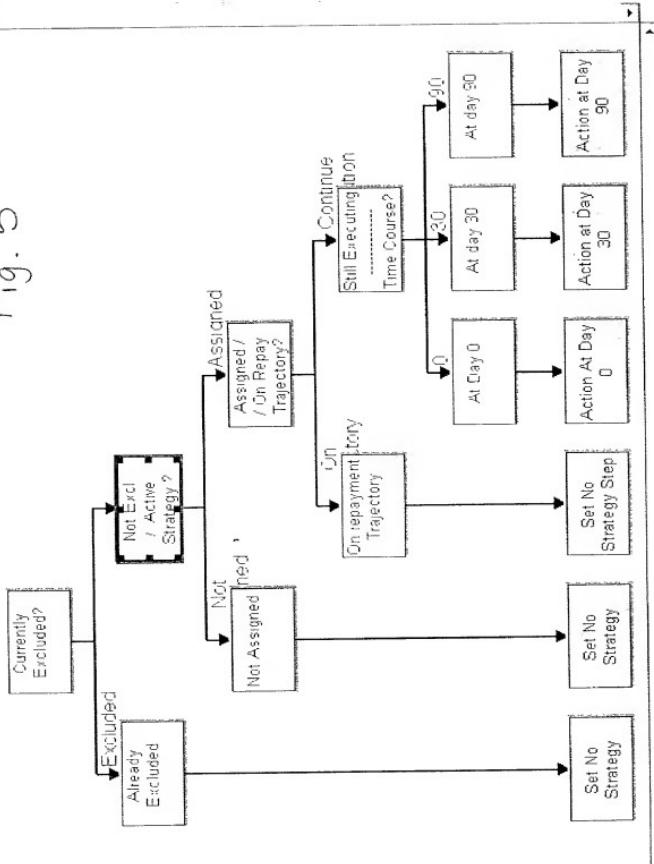


Fig. 6

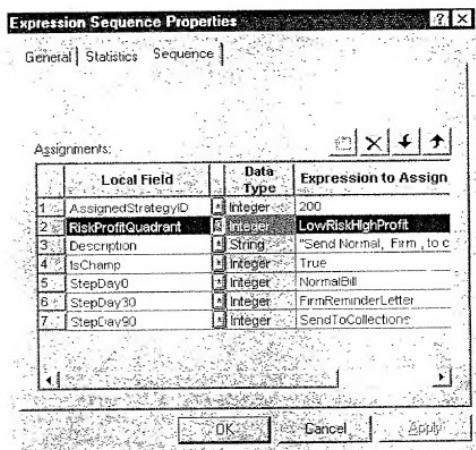
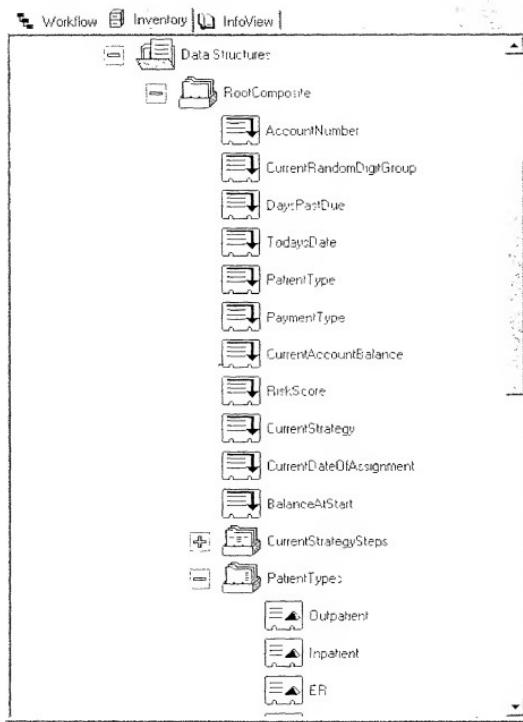


Fig. 7



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TRAJECTORY STRATEGY

Fig. 8

```
Fig. 8: Trajectory Strategy

1. GetActionForStep (User Defined Function)
  This public function makes the work-around (and dangerous) assumption that if Temp will equal the index (step number) into the data segment.
  It returns the action code associated with the step.

  this = NoActionCode;
  i = 0;
  For Each CurrentStrategyStep:
    i = i + 1;
    If [i == iTemp] Then
      this = Action;
    EndIf
  EndFor

2. IsBalanceRepaymentOnTrajectory (User Defined Function)
  The expected balance repayment trajectory is to repay from balance of B at time = 0 to balance of 0 at time = 45 days.
  The trajectory is (for now) assumed to be a straightline.

  this = FALSE;
  If [BalanceAtStart > 0] Then
    If [CurrentAccountBalance < BalanceAtStart * [1 - DaysInStrategy/RepaymentTrajectoryLength]] Then
      this = TRUE;
    EndIf
  EndIf
```

Map to Field

Specify reasons

| Scored field | Field | Range | Score | Unexp. | Reason Code | Reason Status |
|---|------------------|-------|-------|--------|-------------|------------------------|
| <input type="checkbox"/> d01: aldwors_ud01 purpose | PatientType | | | | | |
| - new auto | "H" | | 3 | | RC1 | Multiple Delinquencies |
| - used auto | "U" | | 4 | | RC2 | Multiple_Dulls |
| - junk auto | "J" | | 0 | | RC3 | Too_Young |
| - boat/air/cycl | "B" | | 10 | | RC1 | Multiple Delinquencies |
| - home/hand | "H" | | 9 | | RC2 | Multiple_Dulls |
| - misc | "M" | | 1 | | RC3 | Too_Young |
| <input checked="" type="checkbox"/> NO INFORMATION | All_Other | ? | 0 | x | RC1 | Multiple Delinquencies |
| <input type="checkbox"/> read | EvaluationReason | | | | RC2 | Multiple_Dulls |
| - owns_biking | "H" | | 4 | | RC1 | Multiple Delinquencies |
| - rents | "P" | | 0 | | | |
| <input checked="" type="checkbox"/> misc | All_Other | ? | 6 | | RC1(1) | |
| <input checked="" type="checkbox"/> NO INFORMATION | All_Other | ? | 5 | x | RC2(2) | |
| <input checked="" type="checkbox"/> read | Cus_Checky | | -5 | | RC3(3) | |
| <input type="checkbox"/> lit_mig | | | | | | |
| <input type="checkbox"/> cc_rel | | | | | | |
| <input type="checkbox"/> debt_rel | | | | | | |
| <input type="checkbox"/> iml_he | | | | | | |
| <input type="checkbox"/> ind_no | | | | | | |
| <input type="checkbox"/> ses_no | | | | | | |
| <input type="checkbox"/> wristing | | | | | | |
| <input type="checkbox"/> age_2 | | | | | | |
| <input type="checkbox"/> d02: aldwors_ud01 | | | | | | |
| <input checked="" type="checkbox"/> d03: aldwors_ud01 | | | | | | |
| <input type="checkbox"/> d04: aldwors_ud01 | | | | | | |

Fig. 7

T050311-3402<652

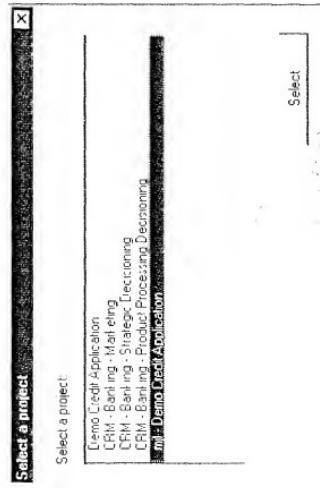
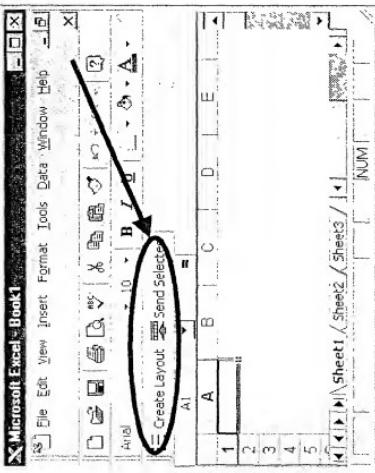


Fig. 11
Screenshot of the One-Step SecureWare Project & Parts Browser

One-Step SecureWare Projects & Parts Browser

File Edit View Tools Test Help

All Projects

Project

- PJ Account Receivable Management
 - + Domain
 - + Data Structure
 - + Expression Sequence
 - + Degeneration Tree
 - + User Defined Function Modules
- + PJ CRM Banking Marketing
- + PJ CRM Banking Product Price Range Determining
- + PJ CRM Banking Strategic Marketing
- + PJ Demo New Coming Credit Application
- + PJ Demo Credit Application
- + PJ Demo Credit Application (temp)
- + PJ Demo Interactive CRM 1
- + PJ Example for Cols Reference
- + PJ Insurance One Step Scoreware 12291997
- + PJ Interactive CRM 1
- + PJ Intergrated
- + PJ int. Demo Credit Application
- + PJ Non Blanc Project
- + PJ Rws/ Demo Credit Application
- + PJ Sample Project
- + PJ Simulation of App Processing Workflow

Content of Project/Accounts Receivable Management Workflow List

| Name | Ver. | Description |
|--------------------------------------|------|---|
| SE Account Management/Val. Inv. | 0.1 | This is the main workflow of the project |
| SE Action at Day 0 | 0.1 | |
| SE Action at Day 20 | 0.1 | |
| SE Action at Day 30 | 0.1 | |
| SE Assign Random Group | 0.1 | |
| SE Assign Current Random Dlg Group | 0.1 | Copy the current random dialog group to a target |
| SE Copy Current Random Dlg Group | 0.1 | Copy all of the current strategy (C) and steps to |
| SE Copy Current Random Dlg Group | 0.1 | Copy all of the current strategy (C) and steps to |
| SE Create Blank Account | 0.1 | |
| SE Execution Not Delivered or Zeno B | 0.1 | |
| SE Execution VIP | 0.1 | |
| SE No Execution | 0.1 | |
| SE No Strategy | 0.1 | Set not strategy |
| SE Set No Strategy Step | 0.1 | |
| SE Set Strategy 100 | 0.1 | |
| SE Set Strategy 200 | 0.1 | |
| SE Set Strategy 300 | 0.1 | |
| SE Set Strategy 400 | 0.1 | |
| SE Set Strategy 401 | 0.1 | |
| SE Set Strategy 402 | 0.1 | |

User info Server_MyServer [20 objects] NUM

Fig. 12

SYSTEM PROJECT REPORTS PAGE

Project Report Selection

Demo Credit Application, version 0.1

| | | | |
|-----------|---|--------------|---|
| Inventory | Data Domains Data Structures Expression Sequences Segmentation Trees Workflow Lists User Defined Functions | Input/Output | Input Layout Output Layout |
| | | Integrity | Integrity Review |
| Workflow | Workflow Outline Tree | Testing | Bulk Testing |

Fig. 13a

Credit Transaction Authorization

Transaction Data

| | |
|--|---------------------|
| Account Number | 5434 3432 4489 4343 |
| Amount | 605.00 |
| Merchant SIC | 1044 |
| <input type="radio"/> Purchase <input checked="" type="radio"/> Cash | |

Account Data

| | | | |
|------------------|------|-------------------------|---------|
| Credit Limit: | 3000 | Current Credit Balance: | 1603.22 |
| Cash Limit: | 1000 | Current Cash Balance: | 540.00 |
| Days Past Due: 0 | | | |

Score Data

| | | | |
|--------------|-----|----------------|-----|
| Bureau Score | 478 | Behavior Score | 456 |
|--------------|-----|----------------|-----|

Send Request Error

Authorization Results

| | |
|---------------------|--|
| Shadow Credit Limit | |
| Shadow Cash Limit | |
| Exclusion Reason | |

Fig. 13b

Credit Transaction Authorization

Transaction Data

| | |
|--|---------------------|
| Account Number: | 5434 3432 4489 4343 |
| Amount: | 605.00 |
| Merchant SIC: | 1044 |
| <input type="radio"/> Purchase <input checked="" type="radio"/> Cash | |

Account Data

| | | | |
|----------------|------|-------------------------|---------|
| Credit Limit: | 3000 | Current Credit Balance: | 1603.22 |
| Cash Limit: | 1000 | Current Cash Balance: | 540.00 |
| Days Past Due: | | 0 | |

Score Data

| | | | |
|---------------|-----|-----------------|-----|
| Bureau Score: | 478 | Behavior Score: | 456 |
|---------------|-----|-----------------|-----|

Send Request Error

Authorization Results

APPROVE

| | |
|----------------------|---------|
| Shadow Credit Limit: | 4200.00 |
| Shadow Cash Limit: | 1000.00 |
| Exclusion Reason: | |

Visio "Storyboard"

Customer Interaction Entry Pad

| | | | |
|---|-------------------|---------------|-------------------|
| Keywords | [Large text area] | | |
| Triggers Selection List | | | |
| <input type="checkbox"/> Request Credit Limit Increase <input type="checkbox"/> Request Fee Waiver <input type="checkbox"/> Request Account Closing <input type="checkbox"/> Request Other | | | |
| Bar Type | [Large text area] | | |
| Customer Data | [Large text area] | | |
| Customer ID: | 00002 | | |
| Risk Score | 478 | Revenue Score | [Large text area] |
| Recommendations | | | |
| Recommended Actions | | | |
| Recommended Products | | | |
| Script | | | |
| Still need more Information. | | | |

Fig. 14a

Fig. 14b

Customer Interaction Entry Pad

Keywords: Rich

Trigger Selection List:

Part Type:

Request: Credit Limit Increase
 Request: Fee Waiver
 Request: Account Closing
 Request: Offer

Customer Data:

Customer ID: 0002
Risk Score: 478 Revenue Score:

Recommendations

Up Sell:

Recommended Actions:

Recommended Products:

Equity Investment
Mutual Fund
Refinancing

Script:

Let's make a deal.



Workflow Outline Tree Report

CRM Demo, version 0.1

| ID | Item |
|----|---------------------------------------|
| 1 | - [■] Main Process |
| 2 | - [■] [1] Triggers |
| 3 | + [■] Credit Limit increase Include |
| 5 | + [■] Fee Waiver Include |
| 7 | + [■] Account Closing Include |
| 9 | + [■] Other Include |
| 11 | + [■] Exlude Exclude |
| 14 | - [■] [2] Segment If Included |
| 15 | - [■] Segment Market Segment |
| 16 | - [■] [1] Customer-based Market Segme |
| 17 | + [■] Hidden Vein Roll the Dice Produ |
| 33 | + [■] Free Nuggets Pick em up Produ |
| 48 | + [■] Fool's Gold Drop em |
| 63 | + [■] Sand Flecks Turn em On or Drop |
| 78 | + [■] Not Assigned Exclude |
| 81 | + [■] Excluded Exclude |
| 84 | + [■] [3] Marketing Channel Selection |

TOP

Fig. 15

Workflow Outline Tree Report

Demo - Accounts Receivable Management, version 0.1

| ID | Item |
|----|--|
| 1 | - [] Account Management Workflow |
| 2 | + [] [1] Exclusions |
| 11 | + [] [2] Assign Random Digit Group |
| 16 | - [] [3] Transaction Traffic Control |
| 17 | + [] Already Excluded Set No Strategy |
| 19 | + [] Current Strategy Assigned Copy Current To A |
| 21 | - [] Assign a Strategy Assign the Strategy |
| 22 | - [] [1] Strategy Assignment |
| 23 | + [] Excluded Set No Strategy |
| 25 | + [] Low \$ Set Strategy 100 |
| 27 | + [] High \$ Set Strategy 200 |
| 29 | + [] Low \$ Set Strategy 300 |
| 31 | + [] Champion 90% Set Strategy 400 |
| 33 | + [] 1st Challenger 5% Set Strategy 401 |
| 35 | + [] 2nd Challenger 5% Set Strategy 402 |
| 37 | + [] Medicare Set No Strategy |
| 39 | + [] Commercial Set No Strategy |
| 41 | + [] Other Set No Strategy |
| 43 | + [] Outpatient Set No Strategy |
| 45 | + [] ER Set No Strategy |
| 47 | + [] Other Set No Strategy |
| 49 | - [] [4] Strategy Execution |
| 50 | + [] Already Excluded Set No Strategy |
| 52 | + [] Not Assigned Set No Strategy |
| 54 | + [] On repayment Trajectory Set No Strategy Step |
| 56 | + [] At Day 0 Action At Day 0 |
| 58 | + [] At day 30 Action at Day 30 |
| 60 | + [] At day 90 Action at Day 90 |

Fig. 16

| | | Status | Logoff | Project List | Report List | Refresh Project |
|---|--------------------------------|------------|------------|---------------|---------------|-----------------|
| | | Expand All | Show Nodes | Visio® Remote | Refresh Stats | |
| Workflow Outline Tree Report | | | | | | |
| LifetimeValueScore Initial, version 0.1 | | | | | | |
| ID | Item | | | | | |
| 1 | - Root Result List | | | | | |
| 2 | + [1] Generate Characteristics | | | | | |
| 3 | - [2] ScoreSegmentation | | | | | |
| 4 | + 0 ExcludeBadAge | | | | | |
| 5 | + Less >= 21 ExcludeTooYoung | | | | | |
| 6 | + >= 21 DoScore | | | | | |

TOP

Fig. 17

TRANSFORMS SECTION

